

TENNESSEE VALLEY FINANCIAL HOLDINGS, INC.

	CPP Disbursement Date 12/23/2008	RSSD (Holding Company) 3082454	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$198	\$174	-12.2%		
Loans	\$129	\$118	-8.3%		
Construction & development	\$26	\$16	-37.4%		
Closed-end 1-4 family residential	\$35	\$36	1.6%		
Home equity	\$14	\$15	2.9%		
Credit card	\$0	\$0			
Other consumer	\$4	\$2	-36.4%		
Commercial & Industrial	\$7	\$6	-5.6%		
Commercial real estate	\$41	\$41	-0.2%		
Unused commitments	\$19	\$16	-15.5%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$22	\$17	-21.6%		
Asset-backed securities	\$0	\$0			
Other securities	\$18	\$12	-33.4%		
Cash & balances due	\$14	\$10	-32.0%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$180	\$157	-13.0%		
Deposits	\$155	\$138	-10.9%		
Total other borrowings	\$24	\$18	-25.3%		
FHLB advances	\$24	\$18	-25.5%		
Equity					
Equity capital at quarter end	\$18	\$17	-4.2%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	8.1%	8.9%	--		
Tier 1 risk based capital ratio	12.1%	12.8%	--		
Total risk based capital ratio	13.3%	14.0%	--		
Return on equity ¹	-3.1%	-0.9%	--		
Return on assets ¹	-0.3%	-0.1%	--		
Net interest margin ¹	2.9%	3.8%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	31.6%	23.7%	--		
Loss provision to net charge-offs (qtr)	346.5%	0.0%	--		
Net charge-offs to average loans and leases ¹	0.4%	0.0%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	17.7%	30.2%	0.0%	0.0%	--
Closed-end 1-4 family residential	5.0%	5.5%	0.4%	0.0%	--
Home equity	1.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	2.7%	2.1%	0.6%	0.8%	--
Commercial & Industrial	1.2%	0.0%	0.1%	0.0%	--
Commercial real estate	1.4%	1.2%	0.0%	0.0%	--
Total loans	5.6%	6.2%	0.1%	0.0%	--